

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION (Birmingham)

IN RE: } CASE NO: 16-03249-TOM  
          } CHAPTER: 13  
          }  
KRISTINA ILENE BISHOP }  
Debtor } }

**FACT SUMMARY SHEET FOR MOTION FOR RELIEF FROM AUTOMATIC STAY  
OR FOR ADEQUATE PROTECTION IN CHAPTER 7 AND 13 CASES**

Type of Loan/Credit Transaction: **Conventional** Date of Loan/Credit Transaction: **08/02/2007**

Type of Collateral: **Real Property** Monthly Payment: **\$790.71**

Amount Financed: **\$102,500.00** APR or Interest Rate: **10.050%**

Term of Loan: \_\_\_\_\_ months or **30** years

Payoff Amount: **\$90,427.56** as of **10/31/2018** (Date)

Value of Collateral and Basis: **\$92,000.00** (Value) as of **09/30/2016** (Date) and **Debtor's Schedules** (Basis)

Address of real property: **2057 Edith Ave, Birmingham, AL 35214**

Delinquent Pre-Petition Payments: What Month(s)? **07/01/2016 - 08/01/2016**  
Amount? **\$1,589.38**  
Claim filed? **X** Yes **No**  
Date Claim filed: **10/27/2016** Claim Number **3**

Number of Months of Pre-Petition Payment Default put into Debtor's Chapter 13 Plan: **2**

Delinquent Post-Petition Payments: What Month(s)? **06/01/2018 - 10/01/2018**  
Amount of mortgage payments? **\$3,953.55**  
Late Charges? **\$0.00**  
Court Costs/Attorney's fees? **\$1,031.00**  
Total Amount Due **\$4,979.68**  
Claim filed? \_\_\_\_\_ Yes **X** No  
Date Claim filed: \_\_\_\_\_ Claim Number \_\_\_\_\_

Number of Post-Petition Payments Received (Not How Applied): **21**

Number of Post-Petition Payments Held by Creditor but Not Applied to Debt: **\$4.87**

Number of Post-Petition Payments Returned by Creditor to Debtor: **\$0.00**

If Lease, Lease Expiration Date: **N/A**

If Terminated, Lease Termination Date: **N/A**

Insurer of Collateral: **Unknown**

Term of Insurance: \_\_\_\_\_ (Expiration Date)

Prior Stay Order(s) Involving Movant, Including Current Case: **Yes** **X**No  
If yes, give case number(s) and date(s) of order(s)  
Case No.: \_\_\_\_\_ Date: \_\_\_\_\_  
Case No.: \_\_\_\_\_ Date: \_\_\_\_\_  
Case No.: \_\_\_\_\_ Date: \_\_\_\_\_

Debtor's Statement of Intention:

Date: **October 31, 2018**

Submitted **/s/ Jacob Mauldin**  
by:(signature) Jacob Mauldin  
AL State Bar No. ASB-7826-B44M  
Rubin Lublin, LLC  
100 Concourse Parkway, Suite 115  
Birmingham, AL 35244  
(877) 813-0992  
jmauldin@rubinlublin.com  
Attorney for Creditor

## **CERTIFICATE OF SERVICE**

I, Jacob Mauldin of Rubin Lublin, LLC certify that on the 31st day of October, 2018, I caused a copy of Fact Summary Sheet for Motion for Relief from Automatic Stay or for Adequate Protection in Chapter 7 and 13 Cases to be filed in this proceeding by electronic means and to be served by depositing a copy of same in the United States Mail in a properly addressed envelope with adequate postage thereon to the said parties as follows:

Kristina Ilene Bishop  
2057 Edith Avenue  
Birmingham, AL 35214

Oscar W Adams, III, Esq.  
Adams Law, PC  
413 16th Street North  
Birmingham, AL 35203

Bradford W. Caraway  
Chapter 13 Standing Trustee  
P O Box 10848  
Birmingham, AL 35202-0848

Executed on 10/31/18

/s/ Jacob Mauldin  
Jacob Mauldin  
AL State Bar No. ASB-7826-B44M  
Rubin Lublin, LLC  
100 Concourse Parkway, Suite 115  
Birmingham, AL 35244  
(877) 813-0992  
jmauldin@rubinlublin.com  
Attorney for Creditor